

## Old Age, Disability, Death

First and current law: 1990.

Disability and death benefits payable starting in 1991.

Old-Age Benefits payable starting in 1998.

Type of program: Social insurance system.

**Exchange rate:** U.S. \$1.00 equals 25.04 baht.

### Coverage

Employees of firms with 10 or more workers.

Voluntary coverage for the self-employed, starting September 2, 1998.

Separate programs for civil servants and private school teachers.

Employees of foreign governments or international organizations, and Thais working abroad are exempt.

### Source of Funds

See Sickness and Maternity, below.

### Qualifying Conditions

**Disability benefits:** Same as for cash sickness benefits. Must already have received cash sickness benefits for period of one year.

**Survivor benefits:** 30 days' contribution in 6 months prior to death.

Death must have resulted from a non-occupational injury or illness (if occupational injury or illness, see Work Injury, below).

### Permanent Disability Benefits

**Disability benefit:** 50% of prior wage payable for up to 15 years.

Maximum: 250 baht a day.

### Survivor Benefits

**Survivor benefit:** Funeral grant: 100 times the minimum daily wage (135 baht per day in 1994) as set by the labor protection law.

### Administrative Organization

Ministry of Labor and Social Welfare, general supervision.

Social Security Office, administration of program.

**Cash maternity and medical benefits:** 210 days of contribution in 15 months before treatment. Limited to 2 pregnancies.

### Sickness and Maternity Benefits

**Sickness benefit:** 50% of wages. Maximum: 250 baht a day.

Payable for up to 90 days for each illness, but for not more than 180 days in any calendar year. (For each incidence of chronic disease, payable for not more than a total of 365 days.)

**Maternity benefit:** 50% of wages. Maximum: 250 baht a day.

Payable for up to 90 days for each confinement. Must be certified unable to work by a physician.

### Workers' Medical Benefits

**Medical benefits:** Medical examination and treatment, hospitalization, medicines, ambulance fees, rehabilitation, and other necessary expenses.

### Dependents' Medical Benefits

**Medical benefits for dependents:** Maternity medical benefits for spouse.

### Administrative Organization

Ministry of Labor and Social Welfare, general supervision.

Social Security Office, administration of program.

## Work Injury

First law: 1956 (labor act, subsequently suspended).

Current law: 1994.

Type of program: Compulsory insurance with public carrier.

### Coverage

Employees of industrial and commercial firms with 10 or more workers.

Exclusions: Employees in agriculture, fishing, public and domestic service, railroad, shipping, telecommunications, power generation and distribution, fuel oil production and refining, and private education.

### Source of Funds

**Insured person:** None.

**Employer:** 0.2% to 2.0% of payroll, according to risk.

**Government:** None.

### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period.

### Temporary Disability Benefits

**Temporary disability benefit:** 60% of wages. Minimum, 2,000 baht a month; maximum, 9,000 baht.

Payable after 3-day waiting period (paid retroactively if incapacity lasts more than 3 days) for up to 52 weeks.

### Permanent Disability Benefits

**Permanent disability pension:** 60% of average monthly wage, if totally disabled. Payable for 15 years.

## Sickness and Maternity

First and current law: 1990.

Type of program: Social insurance system.

### Coverage

Same as for Old Age, Disability, Death.

### Source of Funds

**Insured person:** 1.5% of wages.

**Employer:** 1.5% of payroll.

**Government:** Annual grant equal to 1.5% of covered wages.

Maximum wages for contribution purposes: 500 baht per day.

### Qualifying Conditions

**Cash sickness and medical benefits:** 90 days of contribution in 15 months before date of treatment.

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Minimum: 2,000 baht a month. Maximum, 9,000 baht.

Partial disability: 60% of average monthly wage. Payable for up to 10 years according to degree of incapacity, or as a lump sum.

### **Workers' Medical Benefits**

**Medical benefits:** Necessary medical, surgical, and hospital services. Maximum limit on cost, 30,000 baht.

### **Survivor Benefits**

**Survivor pension:** 60% of average monthly wages, according to number and type of survivors. Payable for up to 8 years or as a lump sum. Minimum, 2,000 baht a month. Maximum, 9,000 baht.

Eligible survivors: Employee's spouse, parents, and children under age 18 (no age limit if student or disabled). Each survivor receives an equal amount.

Funeral grant: 100 times the minimum daily wage (135 baht per day in 1994).

### **Administrative Organization**

Ministry of Labor and Social Welfare, general supervision.  
Social Security Office, administration of program through  
Workmen's Compensation Fund Office.

## **Unemployment**

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(Included under the 1990 Social Security Act, implementation pending Royal Decree.)

## **Family Allowance**

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(Included under the 1990 Social Security Act, implementation starting in 1998.)

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